

**FILED**

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

DEC 28 2007

NEBRASKA DEPARTMENT  
OF INSURANCE

STATE OF NEBRASKA )  
DEPARTMENT OF INSURANCE, )

CONSENT ORDER

PETITIONER, )

VS. )

CAUSE NO. A-1759

ABSOLUTE TITLE SERVICES, LLC, )  
and TORI A. CARLISLE, )

RESPONDENTS. )

Dec 28, 2007 ACCT# 8521 \$500.00  
NO-INVOICE 336552 TRAM# 1825361  
ABSOLUTE TITLE SERVICES, LLC  
CHECK# 3038

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Janette L. Adair and Absolute Title Services, LLC, and Tori A Carlisle ("Respondents"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondents pursuant to Neb. Rev. Stat. §§ 44-101.01, 44-4047 et seq. and 44-19,106 et seq. (Reissue 2004).
2. Respondents were licensed as an insurance agent and agency under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Absolute Title Services, LLC, and Tori A. Carlisle, Cause Number A-1759 on December 11, 2007. A copy of the petition was served upon the Respondents at the Respondents' addresses registered with the Department by certified mail, return receipt requested.

2. Respondents violated Neb. Rev. Stat. § 44-19,112(3) (Reissue 2004) as a result of the following conduct:

For Sale By Owner Registry holds 100% ownership interest in Respondent Absolute Title Services, LLC, and has held such interest since August, 2006. Robert F. Wray holds 100% ownership interest in For Sale By Owner Registry, and has held such interest since August, 2006. For Sale By Owner Registry and/or Robert F. Wray are producers of title insurance business. As such, Respondents were required to file the form prescribed by the director disclosing such financial interest. Respondents failed to file the required disclosure form until on or about November 29, 2007.

3. Respondents were informed of their right to a public hearing. Respondents waive that right, and enter into this Consent Order freely and voluntarily. Respondents understand and acknowledge that by waiving their right to a public hearing, Respondents also waive their right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondents admit the allegations stated in Paragraph 2.

#### CONCLUSIONS OF LAW

Respondents' conduct as alleged above constitutes a violation of Neb. Rev. Stat. § 44-19,112(3) (Reissue 2004).

#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondents, Absolute Title Services, LLC, and Tori A. Carlisle, that Respondents shall pay an administrative fine in the amount of five hundred dollars (\$500.00) due within 30 days after the Director of Insurance or her designee approves and signs this consent order. If Respondent fails to pay the amount required under this consent order, within the time specified, Respondents' Nebraska insurance producer licenses and agency license shall all automatically be revoked. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his signature below.

Janette L. Adair  
Janette L. Adair, #22618  
Attorney for Petitioner  
941 "O" Street, Suite 400  
Lincoln, NE 68508  
(402) 471-2201

12-27-07  
Date

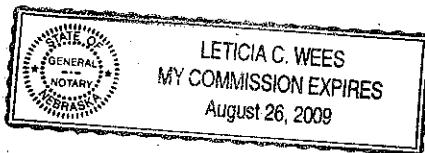
Tori A. Carlisle  
Absolute Title Services, LLC,  
Respondent

By: TORI A. CARLISLE  
12/24/07  
Date

State of Nebraska )  
County of Douglas ) ss.

On this 24<sup>th</sup> day of December, 2007, Tori A. Carlisle personally  
appeared before me on behalf of Absolute Title Services, LLC, and read this Consent  
Order, executed the same and acknowledged the same to be his voluntary act and deed.

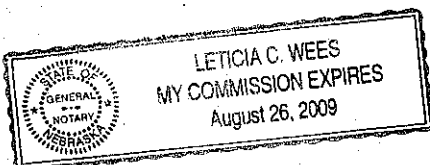
Leticia C. Wees  
Notary Public



Tori A. Carlisle  
Tori A. Carlisle, Respondent  
12/24/07  
Date

State of Nebraska )  
County of Douglas ) ss.

On this 24<sup>th</sup> day of December, 2007, Tori A. Carlisle personally appeared  
before me and read this Consent Order, executed the same and acknowledged the same to  
be her voluntary act and deed.



Leticia C. Wees  
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance v. Absolute Title Services, LLC, and Tori A. Carlisle, Cause No. A-1759.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE

Ann M. Frohman  
ANN M. FROHMAN  
Director of Insurance

12/28/07  
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent Absolute Title Services, LLC by mailing a copy to 4801 S. 72<sup>nd</sup> Street, Omaha, NE 68127, by certified mail, return receipt requested, on this 31<sup>st</sup> day of December, 2007.

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent Tori A. Carlisle by mailing a copy to 4809 S. 72<sup>nd</sup> Street, Omaha, NE 68127, by certified mail, return receipt requested, on this 31<sup>st</sup> day of December, 2007.

Tracy A. Lamm